Case 17-25266 Doc 1 Filed 08/23/17 Entered 08/23/17 18:14:11 Desc Main Document Page 1 of 50

Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS	_	
Case number (if known)	_ Chapter you are filing under:	
	Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	☐ Chapter 13	Check if this an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pai	t 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name		
	Write the name that is on your government-issued picture identification (for example, your driver's license or passport). Bring your picture identification to your meeting with the trustee.	BRANDON First name L Middle name BROWN Last name and Suffix (Sr., Jr., II, III)	JESSICA First name L Middle name KRASON-BROWN Last name and Suffix (Sr., Jr., II, III)
2.	All other names you have used in the last 8 years		
	Include your married or maiden names.		
3.	Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	xxx-xx-8463	xxx-xx-5055

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Debtor 1 BRANDON L BROWN
Debtor 2 JESSICA L KRASON-BROWN

Case number (if known)

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):			
4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names		■ I have not used any business name or EINs. Business name(s)	■ I have not used any business name or EINs. Business name(s) EINs			
5.	Where you live		If Debtor 2 lives at a different address:			
3.	where you live	3288 SUSAN CIR N PARK CITY, IL 60085 Number, Street, City, State & ZIP Code Lake County If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address. Number, P.O. Box, Street, City, State & ZIP Code	Number, Street, City, State & ZIP Code County If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address. Number, P.O. Box, Street, City, State & ZIP Code			
6.	Why you are choosing this district to file for bankruptcy	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. I have another reason. Explain. (See 28 U.S.C. § 1408.)	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. I have another reason. Explain. (See 28 U.S.C. § 1408.)			

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Debtor 1 BRANDON L BROWN
Debtor 2 JESSICA L KRASON-BROWN

Debtor 2 Case number (if known)

Part 2: Tell the Court About Your Bankruptcy Case										
7.	The chapter of the Bankruptcy Code you are choosing to file under		Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box.							
	choosing to the under	■ Ch	napter 7							
		☐ Ch	apter 11							
		☐ Ch	apter 12							
		☐ Ch	napter 13							
8.	How you will pay the fee		about how yo	u may pay. Typ attorney is subr	ically, if you are paying the fee you	with the clerk's office in your local court for more detai urself, you may pay with cash, cashier's check, or mone lf, your attorney may pay with a credit card or check wi				
						n, sign and attach the Application for Individuals to Pay				
			I request tha	t my fee be wa		only if you are filing for Chapter 7. By law, a judge may				
			applies to you	ır family size an	nd you are unable to pay the fee in	ir income is less than 150% of the official poverty line the installments). If you choose this option, you must fill out al Form 103B) and file it with your petition.				
9.	Have you filed for bankruptcy within the	■ No.								
	last 8 years?	☐ Yes	S.							
			District		When	Case number				
			District		When	Case number				
			District		When	Case number				
10.	Are any bankruptcy cases pending or being	■ No								
	filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	☐ Yes	S.							
			Debtor	-		Relationship to you				
			District		When	Case number, if known				
			Debtor			Relationship to you				
			District		When	Case number, if known				
11.	Do you rent your residence?	■ No.	Go to li	ne 12.						
		☐ Yes	s. Has yo	ur landlord obta	ained an eviction judgment against	you and do you want to stay in your residence?				
				No. Go to line	12.					
				Yes. Fill out Initial		udgment Against You (Form 101A) and file it with this				

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Case 17-25266 Desc Main Document Page 4 of 50 Debtor 1 **BRANDON L BROWN** Debtor 2 JESSICA L KRASON-BROWN Case number (if known) Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole proprietor of any full- or part-time Go to Part 4. No. business? Name and location of business ☐ Yes. A sole proprietorship is a business you operate as Name of business, if any an individual, and is not a separate legal entity such as a corporation, partnership, or LLC. Number, Street, City, State & ZIP Code If you have more than one sole proprietorship, use a separate sheet and attach it to this petition. Check the appropriate box to describe your business: Health Care Business (as defined in 11 U.S.C. § 101(27A)) Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate Chapter 11 of the deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of Bankruptcy Code and are operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure you a small business in 11 U.S.C. 1116(1)(B). debtor? I am not filing under Chapter 11. No. For a definition of small business debtor, see 11 I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy □ No. U.S.C. § 101(51D). Code. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. ☐ Yes. Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have any ■ No. property that poses or is ☐ Yes. alleged to pose a threat

of imminent and identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?

> For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?

What is the hazard?

If immediate attention is needed, why is it needed?

Where is the property?

Number, Street, City, State & Zip Code

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Debtor 1 BRANDON L BROWN
Debtor 2 JESSICA L KRASON-BROWN

Case number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

☐ I am not required to receive a briefing about credit counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

□ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit	
counseling because of:	

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court. Case 17-25266 Doc 1 Filed 08/23/17 Entered 08/23/17 18:14:11 Desc Main Document Page 6 of 50

Debtor 1 BRANDON L BROWN
Debtor 2 JESSICA L KRASON-BROWN
Case number (if known)

Par	Answer These Quest	ons for R	eporting Purposes						
16.	What kind of debts do you have?	16a.	Are your debts primarily consur individual primarily for a personal,			defined in 11 U.S.C. § 101(8)	as "incurred by an		
			☐ No. Go to line 16b.						
			Yes. Go to line 17.						
		16b.	Are your debts primarily busines money for a business or investmen						
			☐ No. Go to line 16c.						
			☐ Yes. Go to line 17.						
		16c.	State the type of debts you owe th	at are not consun	ner debts or bus	siness debts			
17.	Are you filing under Chapter 7?	□ No.	I am not filing under Chapter 7. Go	o to line 18.					
	Do you estimate that after any exempt property is excluded and	■ Yes.	I am filing under Chapter 7. Do you are paid that funds will be available				nistrative expenses		
	administrative expenses are paid that funds will		No						
	be available for distribution to unsecured creditors?		☐ Yes						
18.	How many Creditors do	1 -49		1 ,000-5,000		□ 25,001-50,000			
	you estimate that you owe?	□ 50-99	ı	□ 5001-10,000		☐ 50,001-100,000			
		☐ 100-1 ☐ 200-9		10,001-25,00	00	☐ More than100,00	0		
		200-9							
19.	How much do you estimate your assets to	\$0 - \$50,000		1 \$1,000,001 -		□ \$500,000,001 - \$			
	be worth?		01 - \$100,000	□ \$10,000,001 □ \$50,000,001		□ \$1,000,000,001 - □ \$10,000,000,001			
			001 - \$500,000 001 - \$1 million	□ \$100,000,00					
20.	How much do you	□ \$0 - \$	550,000	□ \$1,000,001 -	\$10 million	□ \$500,000,001 - \$	1 billion		
	estimate your liabilities to be?	\$50,0	001 - \$100,000	□ \$10,000,001 - \$50 million		\$1,000,000,001			
			001 - \$500,000	□ \$50,000,001 □ \$100,000,00		□ \$10,000,000,001 □ More than \$50 b			
		□ \$500,	001 - \$1 million ☐ \$100,000,0		71 - \$500 Hillion				
Par	t7: Sign Below								
For	you	I have ex	ramined this petition, and I declare u	under penalty of p	erjury that the i	nformation provided is true and	d correct.		
		If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.							
		If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).							
		I request	relief in accordance with the chapte	er of title 11, Unite	ed States Code,	specified in this petition.			
		I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1 and 3571.							
			NDON L BROWN			L KRASON-BROWN			
			OON L BROWN e of Debtor 1		Signature of D	KRASON-BROWN ebtor 2			
		Evacuto	don August 22 2047		Evocuted as	August 22, 2047			
		Executed	d on August 23, 2017 MM / DD / YYYY		Executed on	August 23, 2017 MM / DD / YYYY			

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Debtor 1 BRANDON L BROWN
Debtor 2 JESSICA L KRASON-BROWN

Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Michae Signature of	I L. Zweig Attorney for Debtor	Date	August 23, 2017 MM / DD / YYYY	
Michael L. Printed name	Zweig			
Ferris, Tho	ompson & Zweig, Ltd.			
Gurnee, IL	enleaf Avenue, Suite G. . 60031 City, State & ZIP Code			
Contact phone	(847) 263-7770	Email address	mz@ftzlaw.com	
6189320	toto			

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		DUCUIII	ent Paue o ul su	
Fill in this infor	mation to identify your	case:		
Debtor 1	BRANDON L BRO	OWN		
	First Name	Middle Name	Last Name	
Debtor 2	JESSICA L KRAS	ON-BROWN		
Spouse if, filing)	First Name	Middle Name	Last Name	
Jnited States Ba	inkruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number _				☐ Check if this is an

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

amended filing

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

		Your as	ssets of what you own
1.	Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$	0.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	13,020.00
	1c. Copy line 63, Total of all property on Schedule A/B	\$	13,020.00
Par	t 2: Summarize Your Liabilities		
			abilities t you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	7,388.00
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	0.00
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	56,273.21
	Your total liabilities	\$	63,661.21
Par	t 3: Summarize Your Income and Expenses		
4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	2,158.72
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	2,959.00
Par	t 4: Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	ır other sch	nedules.
7.	■ Yes What kind of debt do you have?		

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to

household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.

the court with your other schedules.

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Debtor 1 BRANDON L BROWN
Debtor 2 JESSICA L KRASON-BROWN

Debtor 2 Case nur

Case number (if known)

8. **From the** *Statement of Your Current Monthly Income*: Copy your total current monthly income from Official Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14.

3,095.94

\$

9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

	Tot	al claim
From Part 4 on Schedule E/F, copy the following:		
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. Total. Add lines 9a through 9f.	\$	0.00

	Ca	se 17-25266	Doc 1	Filed 08/23/17 Document	Entered 08/23/3	17 18:14:11	Desc	Main
Fill in	n this inform	ation to identify yo	ur case and		Pade 10 01 30			
Debte		BRANDON L B						
Dobt	J1 1	First Name		ddle Name	Last Name			
Debte	or 2	JESSICA L KR	ASON-BRO	NWC				
(Spous	e, if filing)	First Name	Mic	ddle Name	Last Name			
Unite	d States Bar	kruptcy Court for the	e: NORTHI	ERN DISTRICT OF ILLIN	NOIS			
Case	number				_			Check if this is ar amended filing
Sc	hedule	m 106A/B A/B: Pro	<u> </u>	st an asset only once. If a	ın asset fits in more than on	e category, list the a	sset in the	12/15
think i inform Answe	t fits best. Be ation. If more er every quest	as complete and acc space is needed, atta ion.	urate as poss ch a separate	sible. If two married people e sheet to this form. On the	e are filing together, both are e top of any additional page	e equally responsible	for supply	ying correct
Part 1	Describe E	ach Residence, Build	ing, Land, or	Other Real Estate You Ow	n or have an interest in			
1. Do	you own or h	ave any legal or equita	able interest i	n any residence, building,	land, or similar property?			
	No. Go to Part	2.						
	Yes. Where is	the property?						
	_							
Part 2	Describe \	our Vehicles						
					whether they are register xecutory Contracts and Un		any vehic	les you own that
3. Ca	rs, vans, tru	cks, tractors, sport	utility vehic	cles, motorcycles				
	No							
	Yes							
3.1	_{Make:} F	ORD		Who has an interest in th	o proporty? Obselves	Do not deduct sec	ured claims	s or exemptions. Put
3.1		AURUS		Who has an interest in the Debtor 1 only	e property? Check one			aims on Schedule D: Secured by Property.
		998		Debtor 2 only		Creditors Wrio Ha	ve Claims 3	secured by Property.
	Approximate		00000	■ Debtor 1 and Debtor 2 of	only	Current value of entire property?		urrent value of the ortion you own?
	Other inform			☐ At least one of the debte		cimio proporty :	Γ.	o
				Check if this is communicated (see instructions)	unity property	\$500).00 	\$500.00
3.2	Make: C	CHEVY		Who has an interest in the	e property? Check one			s or exemptions. Put
		MPALA		Debtor 1 only				aims on Schedule D: Secured by Property.
		002		Debtor 2 only				, , ,
	Approximate	4	40000	■ Debtor 1 and Debtor 2 of	only	Current value of entire property?		urrent value of the ortion you own?
	Other inform			☐ At least one of the debto	-	· · · · ·	-	

Official Form 106A/B Schedule A/B: Property page 1

 $\begin{tabular}{ll} \Box \begin{tabular}{ll} \textbf{Check if this is community property} \\ (\text{see instructions}) \end{tabular}$

\$500.00

\$500.00

Case 17-25266 Doc 1 Filed 08/23/17 Entered 08/23/17 18:14:11 Desc Main Document Page 11 of 50 Debtor 1 **BRANDON L BROWN** Debtor 2 JESSICA L KRASON-BROWN Case number (if known) Do not deduct secured claims or exemptions. Put **TOYOTTA** 3.3 Make: Who has an interest in the property? Check one the amount of any secured claims on Schedule D: **SIENNA** Debtor 1 only Creditors Who Have Claims Secured by Property. Model: 2004 Debtor 2 only Year: Current value of the Current value of the 177,000 entire property? Approximate mileage: ■ Debtor 1 and Debtor 2 only portion you own? Other information: ☐ At least one of the debtors and another \$2,000.00 \$2,000.00 ☐ Check if this is community property (see instructions) 4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories ■ No □ Yes 5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for \$3,000.00 pages you have attached for Part 2. Write that number here.....=> Part 3: Describe Your Personal and Household Items Do you own or have any legal or equitable interest in any of the following items? Current value of the portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware □ No Yes. Describe..... MISCELLANEOUS FURNITURE AND FURNISHINGS AND A \$3.000.00 **SEWING MACHINE** 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games ■ No ☐ Yes. Describe..... 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles ■ No ☐ Yes. Describe..... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No ☐ Yes. Describe..... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment ■ No ☐ Yes. Describe..... 11. Clothes

Official Form 106A/B Schedule A/B: Property page 2

Yes. Describe.....

Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories

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Debtor		Case number (if known)	
	MISCELLANEOUS CLOTHING	G	\$300.00
■ N	amples: Everyday jewelry, costume jewelry, engagement o	rings, wedding rings, heirloom jewelry, watches, gems,	gold, silver
	es. Describe n-farm animals		
-	amples: Dogs, cats, birds, horses		
ПΥ	es. Describe		
■ N	 other personal and household items you did not alro o es. Give specific information 	eady list, including any health aids you did not list	
	dd the dollar value of all of your entries from Part 3, in r Part 3. Write that number here		\$3,300.00
Part 4:	Describe Your Financial Assets		
	own or have any legal or equitable interest in any of	the following?	Current value of the portion you own? Do not deduct secured claims or exemptions.
ПΝ	amples: Money you have in your wallet, in your home, in		tion \$20.00
	posits of money amples: Checking, savings, or other financial accounts; c institutions. If you have multiple accounts with th	•	houses, and other similar
□ N ■ Y		Institution name:	
	17.1.	PNC CHECKING ACCOUNT	\$100.00
Ex	nds, mutual funds, or publicly traded stocks amples: Bond funds, investment accounts with brokerage	e firms, money market accounts	
■ N □ Y	o es Institution or issuer name:		
	n-publicly traded stock and interests in incorporated nt venture	and unincorporated businesses, including an intere	st in an LLC, partnership, and
	o es. Give specific information about them Name of entity:	% of ownership:	
Ne No	vernment and corporate bonds and other negotiable a gotiable instruments include personal checks, cashiers' on n-negotiable instruments are those you cannot transfer to	checks, promissory notes, and money orders.	
■ N □ Y	o es. Give specific information about them		
	Issuer name:		

Official Form 106A/B Schedule A/B: Property page 3

Entered 08/23/17 18:14:11 Case 17-25266 Doc 1 Filed 08/23/17 Desc Main Page 13 of 50 Document Debtor 1 **BRANDON L BROWN** JESSICA L KRASON-BROWN Debtor 2 Case number (if known) 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans □ No Yes. List each account separately. Type of account: Institution name: \$5,600.00 401(k) **BRANDON'S 401(K) PLAN** 401(k) **JESSICA'S 401(K) PLAN** \$1,000.00 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others Institution name or individual: ☐ Yes. 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) ■ No Issuer name and description. ☐ Yes..... 24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1). ■ No Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c): ☐ Yes..... 25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit ■ No ☐ Yes. Give specific information about them... 26. Patents, copyrights, trademarks, trade secrets, and other intellectual property Examples: Internet domain names, websites, proceeds from royalties and licensing agreements ☐ Yes. Give specific information about them... 27. Licenses, franchises, and other general intangibles Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses ■ No ☐ Yes. Give specific information about them... Current value of the Money or property owed to you? portion you own? Do not deduct secured claims or exemptions. 28. Tax refunds owed to you ■ No ☐ Yes. Give specific information about them, including whether you already filed the returns and the tax years...... 29. Family support Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement ☐ Yes. Give specific information..... 30. Other amounts someone owes you Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else

Schedule A/B: Property

☐ Yes. Give specific information..

No

Official Form 106A/B

page 4

Case 17-25266 Doc 1 Filed 08/23/17 Entered 08/23/17 18:14:11 Desc Main Document Page 14 of 50 Debtor 1 **BRANDON L BROWN JESSICA L KRASON-BROWN** Debtor 2 Case number (if known) 31. Interests in insurance policies Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance ■ No ☐ Yes. Name the insurance company of each policy and list its value. Company name: Beneficiary: Surrender or refund value: 32. Any interest in property that is due you from someone who has died If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died. ■ No ☐ Yes. Give specific information.. 33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment Examples: Accidents, employment disputes, insurance claims, or rights to sue No ☐ Yes. Describe each claim....... 34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims ■ No ☐ Yes. Describe each claim....... 35. Any financial assets you did not already list ■ No ☐ Yes. Give specific information.. 36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached \$6,720.00 for Part 4. Write that number here..... Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1. 37. Do you own or have any legal or equitable interest in any business-related property? No. Go to Part 6. ☐ Yes. Go to line 38. Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Go to Part 7. ☐ Yes. Go to line 47. Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above

53. Do you have other property of any kind you did not already list?

Examples: Season tickets, country club membership

■ No ☐ Yes. Give specific information.......

54. Add the dollar value of all of your entries from Part 7. Write that number here

\$0.00

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Debtor 1
Debtor 2
Debtor 2
Debtor 2
Debtor 2
Debtor 1
Debtor 2
Description 1
Debtor 2
Description 1

	SEGGIOA E KIKAGON-BIKOVIN			
8:	List the Totals of Each Part of this Form			
Part 1	l: Total real estate, line 2			\$0.00
Part 2	2: Total vehicles, line 5	\$3,000.00		
Part 3	3: Total personal and household items, line 15	\$3,300.00		
Part 4	1: Total financial assets, line 36	\$6,720.00		
Part 5	5: Total business-related property, line 45	\$0.00		
Part 6	6: Total farm- and fishing-related property, line 52	\$0.00		
Part 7	7: Total other property not listed, line 54 +	\$0.00		
Total	personal property. Add lines 56 through 61	\$13,020.00	Copy personal property total	\$13,020.00
Total	of all property on Schedule A/B. Add line 55 + line 62			\$13,020.00
	Part 1 Part 2 Part 3 Part 4 Part 5 Part 6 Part 7	Part 1: Total real estate, line 2	Part 1: Total real estate, line 2	Part 1: Total real estate, line 2

Official Form 106A/B Schedule A/B: Property page 6

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		Docume	TIL Paue 10 01 30	
Fill in this infor	mation to identify your	case:		
Debtor 1	BRANDON L BRO	OWN		
	First Name	Middle Name	Last Name	
Debtor 2	JESSICA L KRAS	ON-BROWN		
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				☐ Check if this is an
				amended filing

Official Form 106C

Schedule C: The Property You Claim as Exempt

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

- 1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.
 - You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
 - ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)
- 2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amount of the exemption you claim		Specific laws that allow exemption
	Copy the value from Schedule A/B	Che	ck only one box for each exemption.	
1998 FORD TAURUS 200000 miles	\$500.00		\$500.00	735 ILCS 5/12-1001(c)
Ellie Holli Genedale AV.B. G.1			100% of fair market value, up to any applicable statutory limit	
2002 CHEVY IMPALA 140000 miles Line from Schedule A/B: 3.2	\$500.00		\$500.00	735 ILCS 5/12-1001(c)
Life from Schedule AVD. 3.2			100% of fair market value, up to any applicable statutory limit	
2004 TOYOTTA SIENNA 177,000 miles	\$2,000.00		\$0.00	735 ILCS 5/12-1001(c)
Line from Schedule A/B: 3.3			100% of fair market value, up to any applicable statutory limit	
MISCELLANEOUS FURNITURE AND FURNISHINGS AND A SEWING	\$3,000.00		\$3,000.00	735 ILCS 5/12-1001(b)
MACHINE Line from Schedule A/B: 6.1			100% of fair market value, up to any applicable statutory limit	
MISCELLANEOUS CLOTHING Line from Schedule A/B: 11.1	\$300.00		\$300.00	735 ILCS 5/12-1001(a)
Ellic Hotti Goriodalo FVD. TTT			100% of fair market value, up to any applicable statutory limit	

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Debtor 2 JESSICA L KRASON-BROWN Case number (if known) Brief description of the property and line on Current value of the Amount of the exemption you claim Specific laws that allow exemption Schedule A/B that lists this property portion you own Copy the value from Check only one box for each exemption. Schedule A/B **CASH** 735 ILCS 5/12-1001(b) \$20.00 \$20.00 Line from Schedule A/B: 16.1 100% of fair market value, up to any applicable statutory limit PNC CHECKING ACCOUNT 735 ILCS 5/12-1001(b) \$100.00 \$100.00 Line from Schedule A/B: 17.1 100% of fair market value, up to any applicable statutory limit 401(k): BRANDON'S 401(K) PLAN 735 ILCS 5/12-1006 \$5,600.00 \$5,600.00 Line from Schedule A/B: 21.1 100% of fair market value, up to any applicable statutory limit 401(k): JESSICA'S 401(K) PLAN 735 ILCS 5/12-1006 \$1,000.00 \$1,000.00 Line from Schedule A/B: 21.2 100% of fair market value, up to any applicable statutory limit 3. Are you claiming a homestead exemption of more than \$160,375? (Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.) Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

Yes

BRANDON L BROWN

Debtor 1

	Case 17-25266	Doc 1	Filed 08/23/17 Document	Entere Page 18	ed 08/23/17 18:: 3 of 50	14:11 [Desc M	lain
Fill in thi	s information to identify yo	our case:						
Debtor 1	BRANDON L B		dle Name	Last Name				
Debtor 2 (Spouse if, fi	JESSICA L KR	ASON-BRO		Last Name				
	ates Bankruptcy Court for the	e: NORTH	IERN DISTRICT OF ILL	INOIS				
Case nun (if known)	nber						_	if this is an ed filing
Official	Form 106D							
Sched	dule D: Creditor	s Who F	Have Claims S	Secure	d by Property	y		12/15
	olete and accurate as possible copy the Additional Page, fill i known).							
. Do any c	reditors have claims secured	by your prope	rty?					
□ No	. Check this box and submit	this form to the	he court with your other	schedules. Y	ou have nothing else to	report on th	nis form.	
■ Ye	s. Fill in all of the information	n below.						
Part 1:	List All Secured Claims							
	secured claims. If a creditor has					Column B		Column C
	aim. If more than one creditor had been similar than the claims in alphabe				Amount of claim Do not deduct the value of collateral.	Value of co that suppor claim		Unsecured portion If any
	owarehous	Describe th	ne property that secures the	ne claim:	\$7,388.00	\$2 ,	00.00	\$5,388.00
Credi	tor's Name	2004 TO	YOTTA SIENNA 177,	000				
	2 N Cicero cago, IL 60641	As of the dapply.	ate you file, the claim is: o	Check all that				
Numb	per, Street, City, State & Zip Code	☐ Unliquid	ated					
Who owe	s the debt? Check one.	Disputed	d l ien. Check all that apply.					
☐ Debtor☐ Debtor☐	1 only	_	ement you made (such as n	nortgage or se	cured			
_	1 and Debtor 2 only	☐ Statutory	y lien (such as tax lien, mec	hanic's lien)				

Add the dollar value of your entries in Column A on this page. Write that number here:

\$7,388.00

If this is the last page of your form, add the dollar value totals from all pages.

Write that number here:

\$7,388.00

Last 4 digits of account number

☐ Judgment lien from a lawsuit

☐ Other (including a right to offset)

Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

7775

lacksquare At least one of the debtors and another

Opened 4/08/17 Last Active

☐ Check if this claim relates to a

Date debt was incurred 7/28/17

community debt

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Page 19 of 50 Document Fill in this information to identify your case: Debtor 1 **BRANDON L BROWN** Middle Name Last Name **JESSICA L KRASON-BROWN** Debtor 2 (Spouse if, filing) Last Name Middle Name NORTHERN DISTRICT OF ILLINOIS United States Bankruptcy Court for the: Case number (if known) ☐ Check if this is an amended filing Official Form 106E/F Schedule E/F: Creditors Who Have Unsecured Claims 12/15 Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule A/B: Property (Official Form 106A/B) and on Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G). Do not include any creditors with partially secured claims that are listed in Schedule D: Creditors Who Have Claims Secured by Property. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. If you have no information to report in a Part, do not file that Part. On the top of any additional pages, write your name and case number (if known) Part 1: List All of Your PRIORITY Unsecured Claims 1. Do any creditors have priority unsecured claims against you? No. Go to Part 2. ☐ Yes. Part 2: List All of Your NONPRIORITY Unsecured Claims 3. Do any creditors have nonpriority unsecured claims against you? ☐ No. You have nothing to report in this part. Submit this form to the court with your other schedules. 4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than three nonpriority unsecured claims fill out the Continuation Page of **Total claim** 4.1 Alliance Collection Ag Last 4 digits of account number 9591 \$1,717.00 Nonpriority Creditor's Name 3916 S Business Park Ave When was the debt incurred? **Opened 05/17** Marshfield, WI 54449 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent ☐ Unliquidated Debtor 2 only Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No Collection Attorney Aurora Health Care

☐ Yes

Other. Specify Southern La

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Debte	pr 2 JESSICA L KRASON-BROWN		Case number (if know)	
4.2	Alliance Collection Ag	Last 4 digits of account number	9576	\$377.00
	Nonpriority Creditor's Name 3916 S Business Park Ave Marshfield, WI 54449	When was the debt incurred?	Opened 05/17	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	■ No	☐ Debts to pension or profit-sharin	g plans, and other similar debts	
	Yes		Attorney Aurora Medical Group	
4.3	ALLSTATE FIRE AND CASUALTY COMPANY	Last 4 digits of account number	R409	\$45,660.98
	Nonpriority Creditor's Name PO BOX 660636 Dallas, TX 75266	When was the debt incurred?	5/15/2017	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
	☐ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	■ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	No	Debts to pension or profit-sharin	g plans, and other similar debts	
	Yes	Other. Specify LAWSUIT -	AUTOMOBILE COLLISION	
4.4	CHRIS L MCKISSICK Nonpriority Creditor's Name	Last 4 digits of account number	0246	Unknown
	708 W. ROLLINS ROAD, #2E Round Lake, IL 60073	When was the debt incurred?	07/09/2015	
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
	Who incurred the debt? Check one.			
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	■ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community debt	☐ Student loans☐ Obligations arising out of a sepa	ration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims		
	No	Debts to pension or profit-sharing	• •	
	Yes	■ Other. Specify AUTOMOB	ILE COLLISION	

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	BRANDON L BROWN 2 JESSICA L KRASON-BROWN		Case number (if know)	
	Credit Cntrl	Last 4 digits of account number	9338	\$104.00
	Nonpriority Creditor's Name 5757 Phantom Dr. Hazelwood, MO 63042	When was the debt incurred?	Opened 4/21/17	
_	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	s: Check all that apply	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify Vista Medic	cal Center West	
	Diversified Nonpriority Creditor's Name	Last 4 digits of account number	3676	\$1,025.00
	P O Box 551268 Jacksonville, FL 32255	When was the debt incurred?	Opened 2/16/17	
_	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	s: Check all that apply	
	Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify 11 At T Wir	eless	
	KAREN THORTON	Last 4 digits of account number	0246	Unknown
	Nonpriority Creditor's Name 730 GOLFVIEW DRIVE, SUITE 112 Round Lake, IL 60073	When was the debt incurred?	07/09/2015	
	Number Street City State Zlp Code	As of the date you file, the claim	s: Check all that apply	
	Who incurred the debt? Check one.			
	Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	■ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	☐ Yes	■ Other. Specify AUTOMOB	ILE COLLISION	

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	BRANDON L BROWN JESSICA L KRASON-BROWN		Case number (if know)			
	KRIS GEORGE	Last 4 digits of account number	R409	Unknown		
	Nonpriority Creditor's Name ONE NORTH LASALLE STREET SUITE 2046 Chicago, IL 60602	When was the debt incurred?	2017			
=	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i	is: Check all that apply			
	Debtor 1 only	☐ Contingent				
	Debtor 2 only	☐ Unliquidated				
	■ Debtor 1 and Debtor 2 only	☐ Disputed				
	\square At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:			
	☐ Check if this claim is for a community	☐ Student loans				
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not			
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts			
	Yes	Other. Specify ARBITRAT	ON CASE - ATTORNEY FEES			
	Midland Funding	Last 4 digits of account number	2336	\$1,620.00		
	Nonpriority Creditor's Name 2365 Northside Dr Ste 30 San Diego, CA 92108	When was the debt incurred?	Opened 11/15			
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply			
	Who incurred the debt? Check one.					
	Debtor 1 only	☐ Contingent				
	Debtor 2 only	☐ Unliquidated				
	☐ Debtor 1 and Debtor 2 only	☐ Disputed				
	\square At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:			
	Check if this claim is for a community	☐ Student loans				
	debt Is the claim subject to offset?	☐ Obligations arising out of a sepa report as priority claims	ration agreement or divorce that you did not			
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts			
	Yes	■ Other. Specify Bank N.A.	Company Account Credit One			
4.1	Oliver Adj	Last 4 digits of account number	6644	\$250.00		
	Nonpriority Creditor's Name 3917 47th Avenue Kenosha, WI 53144	When was the debt incurred?	Opened 5/07/14			
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i	is: Check all that apply			
	Debtor 1 only	☐ Contingent	Contingent			
	Debtor 2 only	☐ Unliquidated				
	☐ Debtor 1 and Debtor 2 only	☐ Disputed				
	\square At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:			
	☐ Check if this claim is for a community debt	Student loans				
	Is the claim subject to offset?	 Obligations arising out of a sepa report as priority claims 	ration agreement or divorce that you did not			
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts			
	☐ Yes	■ Other Specify United Hos	pital System Inc			

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Debtor Debtor	1 BRANDON L BROWN 2 JESSICA L KRASON-BROWN		Case number (if know)	
4.1 1	Portfolio Recovery Ass	Last 4 digits of account number	6064	\$681.00
	Nonpriority Creditor's Name 120 Corporate Blvd Ste 1 Norfolk, VA 23502	When was the debt incurred?	Opened 12/16	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	☐ Yes	■ Other. Specify Factoring C Bank Usa	Company Account Capital One I.A.	
4.1	Portfolio Recovery Ass Nonpriority Creditor's Name	Last 4 digits of account number	9769	\$635.00
	120 Corporate Blvd Ste 1 Norfolk, VA 23502	When was the debt incurred?	Opened 12/15	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	report as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify Factoring (Bank	Company Account Comenity	
4.1	Portfolio Recovery Ass	Last 4 digits of account number	8590	\$399.00
	Nonpriority Creditor's Name 120 Corporate Blvd Ste 1 Norfolk, VA 23502	When was the debt incurred?	Opened 01/16	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	□ Yes	Factoring (Other, Specify Financial N	Company Account World	

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Debtor Debtor	1 BRANDON L BROWN 2 JESSICA L KRASON-BROWN		Case number (if know)	
4.1	Portfolio Recovery Ass	Last 4 digits of account number	5132	\$346.00
	Nonpriority Creditor's Name 120 Corporate Blvd Ste 1 Norfolk, VA 23502	When was the debt incurred?	Opened 10/15	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	■ Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	Student loans		
	debt Is the claim subject to offset?	report as priority claims	aration agreement or divorce that you did not	
	No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	■ Other. Specify Bank	Company Account Synchrony	
4.1 5	State Collection Servi	Last 4 digits of account number	4086	\$371.00
	Nonpriority Creditor's Name 2509 S Stoughton Rd Madison, WI 53716	When was the debt incurred?	Opened 05/17	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	☐ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community debt		aration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	and an and all an air the delta	
	■ No	Debts to pension or profit-sharin		
	Yes	Other. Specify Physician	Attorney Ihc-Kenosa Emergency	
4.1	State Collection Servi	Last 4 digits of account number	4219	\$58.00
	Nonpriority Creditor's Name 2509 S Stoughton Rd Madison, WI 53716	When was the debt incurred?	Opened 10/16	
	Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
	Who incurred the debt? Check one.			
	■ Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	\square At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	Check if this claim is for a community	Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	□Yes	Collection of Co	Attorney Ihc-Libertyville	

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Debtor 1 BRANDON L BROWN

2 JESSICA L KRASON-BROWN	Case number (if know)	
State Farm Insurance	Last 4 digits of account number 2553	\$3,029.23
Nonpriority Creditor's Name	Last 4 digits of account number 2555	Ψ5,023.23
P.O. Box 661040 Dallas, TX 75266-1040	When was the debt incurred? 2016	
Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
Who incurred the debt? Check one.		
Debtor 1 only	☐ Contingent	
☐ Debtor 2 only	☐ Unliquidated	
■ Debtor 1 and Debtor 2 only	☐ Disputed	
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
☐ Check if this claim is for a community	☐ Student loans	
debt Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that yo report as priority claims	u did not
■ No	\square Debts to pension or profit-sharing plans, and other similar debts	
Yes	■ Other. Specify Lawsuit - Automobile collision	
Yudkin & Brebner, PLLC	Last 4 digits of account number 2553	Unknown
Nonpriority Creditor's Name	Last 4 digits of account number 2553	- Olikilowii
860 S. Northpoint Blvd Waukegan, IL 60085	When was the debt incurred? 2016	
Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
Who incurred the debt? Check one.		
Debtor 1 only	☐ Contingent	
Debtor 2 only	☐ Unliquidated	
■ Debtor 1 and Debtor 2 only	☐ Disputed	
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
Check if this claim is for a community	☐ Student loans	
debt Is the claim subject to offset?	 Obligations arising out of a separation agreement or divorce that yoreport as priority claims 	u did not
No	\square Debts to pension or profit-sharing plans, and other similar debts	
Yes	■ Other. Specify Lawsuit - Attorney fees	
ZECH YANCEY	Last 4 digits of account number 0246	Unknown
Nonpriority Creditor's Name	Last 4 digits of account number ————————————————————————————————————	
708 W. ROULLINS RD #2E	When was the debt incurred? 07/09/2015	
Round Lake, IL 60073 Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
Who incurred the debt? Check one.	As or the date you me, the claim is. Oneon all that apply	
☐ Debtor 1 only	☐ Contingent	
Debtor 2 only	☐ Unliquidated	
■ Debtor 1 and Debtor 2 only	☐ Disputed	
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
☐ Check if this claim is for a community	☐ Student loans	
debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that yo report as priority claims	u did not
■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
□ Yes	■ Other Specify AUTOMOBILE COLLISION	
_ 100	- Other. Specify	

Part 3: List Others to Be Notified About a Debt That You Already Listed

^{5.} Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

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Debtor 1 BRANDON L BROWN

Debtor 2 **JESSICA L KRASON-BROWN** Case number (if know)

Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

				Total Claim
	6a.	Domestic support obligations	6a.	\$ 0.00
Total claims				
from Part 1	6b.	Taxes and certain other debts you owe the government	6b.	\$ 0.00
	6c.	Claims for death or personal injury while you were intoxicated	6c.	\$ 0.00
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$ 0.00
	6e.	Total Priority. Add lines 6a through 6d.	6e.	\$ 0.00
				Total Claim
	6f.	Student loans	6f.	\$ 0.00
Total claims				
from Part 2	6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$ 0.00
	6h.	Debts to pension or profit-sharing plans, and other similar debts	6h.	\$ 0.00
	6i.	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$ 56,273.21
	6j.	Total Nonpriority. Add lines 6f through 6i.	6j.	\$ 56,273.21

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		D O O O O I I I I	716	
Fill in this infor	mation to identify your	case:		
Debtor 1	BRANDON L BRO	OWN		
	First Name	Middle Name	Last Name	
Debtor 2	JESSICA L KRAS	SON-BROWN		
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Bankruptcy Court for the:		NORTHERN DISTRICT	OF ILLINOIS	
Case number (if known)				

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Tyes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

ı	Person or	company with Name, Number,	whom you have th , Street, City, State and ZIF	e contract or lease	State what the contract or lease is for
2.1					
	Name				
	Number	Street			
	City		State	ZIP Code	
2.2					
	Name				
	Number	Street			_
	City		State	ZIP Code	
2.3	Oity		Otato	Zii Oode	
	Name				
	Number	Street			<u> </u>
	City		State	ZIP Code	<u> </u>
2.4					
	Name				_
	Number	Street			_
	City		State	ZIP Code	_
2.5					
	Name				_
	Number	Street			
	City		State	ZIP Code	_

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	Case 17-25200 1	Docume		oo/23/17 10.14.1 f 50	1 Desciviani
Fill in this	information to identify your				
Debtor 1	BRANDON L BRO	OWN			
D 14 0	First Name	Middle Name	Last Name		
Debtor 2 (Spouse if, filing	ng) JESSICA L KRAS	Middle Name	Last Name		
United Sta	ates Bankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case num	her				
(if known)					Check if this is an amended filing
Officia	l Form 106H				
Sched	lule H: Your Cod	ebtors			12/15
eople are		ally responsible for supp boxes on the left. Attach	lying correct informati	ion. If more space is ne	e as possible. If two married eded, copy the Additional Page, of any Additional Pages, write
1. Do	you have any codebtors? (If	you are filing a joint case, o	o not list either spouse	as a codebtor.	
■ No □ Yes	5				
Arizon 	hin the last 8 years, have you ha, California, Idaho, Louisiana,				states and territories include
	s. Did your spouse, former spou	use, or legal equivalent live	with you at the time?		
in line Form	e 2 again as a codebtor only i	f that person is a guarant	or or cosigner. Make s	sure you have listed the	with you. List the person shown creditor on Schedule D (Official chedule E/F, or Schedule G to fill
	Column 1: Your codebtor Name, Number, Street, City, State and Zl	P Code		Column 2: The cred Check all schedules	itor to whom you owe the debt that apply:
3.1				☐ Schedule D, line	
	Name			☐ Schedule E/F, lin	e
				☐ Schedule G, line	
	Number Street City	State	ZIP Code	_	
3.2				☐ Schedule D, line	
	Name			Schedule E/F, lin	 e
				☐ Schedule G, line	
=	Number Street			_	

State

City

ZIP Code

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Fill in this informat	tion to identify your case:	
Debtor 1	BRANDON L BROWN	
Debtor 2 (Spouse, if filing)	JESSICA L KRASON-BROWN	
United States Ban	nkruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS	
Case number (If known)		Check if this is: An amended filing A supplement showing postpetition chapter
Official Fo	rm 106l	13 income as of the following date: MM / DD/ YYYY

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Fill in your employment information.		Debto	r 1	Debtor 2 or non-filing spouse
If you have more than one job,	Empleyment status	■ Em	ployed	■ Employed
attach a separate page with information about additional	Employment status	☐ Not	employed	☐ Not employed
employers.	Occupation	DELI	VERY MAN	FRONT END SUPERVISOR
Include part-time, seasonal, or self-employed work.	Employer's name	PALM	MEN BUICK GMC	BELVIDERE ASSOCIATES, LLC
Occupation may include student or homemaker, if it applies.	Employer's address	7110	74TH PLACE DSHA, WI	2650 BELVIDERE ROAD WAUKEGAN, IL 60085
	How long employed to	here?	5 YEARS	5 YEARS

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

			1	For Debtor 1		Debtor 2 or filing spouse
2.	List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	2.	\$_	2,063.97	\$	1,533.29
3.	Estimate and list monthly overtime pay.	3.	+\$_	0.00	+\$	0.00
4.	Calculate gross Income. Add line 2 + line 3.	4.	\$	2,063.97	\$	1,533.29

Official Form 106I Schedule I: Your Income page 1

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BRANDON L BROWN Debtor 1 Debtor 2 **JESSICA L KRASON-BROWN** Case number (if known) For Debtor 1 For Debtor 2 or non-filing spouse Copy line 4 here 2.063.97 1.533.29 List all payroll deductions: 5a. Tax, Medicare, and Social Security deductions 5a. 322.44 145.60 Mandatory contributions for retirement plans 5b. \$ 5b. 0.00 0.00 5c. Voluntary contributions for retirement plans 5c. 103.18 46.00 Required repayments of retirement fund loans 5d. 5d. 104.00 0.00 5e. Insurance 5e. 230.79 486.53 5f. **Domestic support obligations** 5f. 0.00 0.00 5g. **Union dues** 5g. \$ \$ 0.00 0.00 5h. Other deductions. Specify: 5h.+ \$ 0.00 0.00 Add the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h. 6. 760.41 678.13 Calculate total monthly take-home pay. Subtract line 6 from line 4. 7. \$ 7 1,303.56 855.16 8 List all other income regularly received: Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income. \$ 0.00 0.00 8a Interest and dividends \$ 8h. 8h. \$ 0.00 0.00 Family support payments that you, a non-filing spouse, or a dependent 8c. regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement. 8c. 0.00 0.00 8d. **Unemployment compensation** 8d. 0.00 0.00 **Social Security** 8e. 8e. 0.00 0.00 Other government assistance that you regularly receive 8f. Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. 8f. 0.00 \$ 0.00 Specify: 8g. Pension or retirement income \$ 8g. \$ 0.00 0.00 Other monthly income. Specify: 8h.+ \$ \$ 0.00 0.00 Add all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h. 9 0.00 0.00 10. Calculate monthly income. Add line 7 + line 9. 10. \$ \$ 1,303.56 855.16 \$ 2,158.72 Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse. 11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: 11. 0.00 12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it 2,158.72 12. \$ applies Combined monthly income 13. Do you expect an increase or decrease within the year after you file this form? No. П Yes. Explain:

Fill	in this informa	ation to identify y	our case:	·		1			
	otor 1	BRANDON L		ı		Chec	ck if this is:		
DCD	7.01	BRANDON	. BROWN			☐ An amended filing			
	otor 2	JESSICA L I	KRASON	-BROWN		A supplement showing postpetition chapter 13 expenses as of the following date:			
(Spo	ouse, if filing)					To expenses as of the following date.			
Unit	ted States Bank	ruptcy Court for the	: NORTH	HERN DISTRICT OF ILLIN	OIS		MM / DD / YYYY		
	se number nown)								
O ¹	fficial Fo	rm 106J							
S	chedule	J: Your	Exper	nses				12/15	
info	ormation. If m		eded, atta	. If two married people and the control of the cont					
Par		ribe Your House	hold						
1.	Is this a join								
	□ No. Go to		in a canar	ate household?					
	_		iii a sepai	ate nousenoid?					
	■ N	-	st file Offic	al Form 106J-2, Expenses	s for Separate House	ehold of Deb	tor 2.		
2.		e dependents?	□ No	, , ,					
	Do not list D Debtor 2.	•	Yes.	Fill out this information for each dependent	Dependent's relat Debtor 1 or Debto		Dependent's age	Does dependent live with you?	
	Do not state	the						□ No	
	dependents	names.			Son		5	Yes	
								□ No □ Yes	
								□ res	
								□Yes	
								□ No	
•	_							☐ Yes	
3.	expenses o	penses include of people other t d your depende	han 👝	No Yes					
		nate Your Ongoi							
exp	timate your ex penses as of a plicable date.	a date after the	our bankr bankrupto	uptcy filing date unless y y is filed. If this is a supp	ou are using this followed and use the second of the secon	orm as a su e <i>J</i> , check th	pplement in a Cha e box at the top o	apter 13 case to report of the form and fill in the	
the		h assistance an		government assistance i			Your exp	enses	
(0)	noiai i oi iii i c	JOI.)					,		
4.		or home owners and any rent for th		ses for your residence. I or lot.	nclude first mortgag	e 4. \$	·	700.00	
	If not include	ded in line 4:							
	4a. Real	estate taxes				4a. \$;	0.00	
		erty, homeowner'	s, or renter	's insurance		4b. \$		0.00	
				upkeep expenses		4c. \$		0.00	
E		eowner's associa			mo oquity looss	4d. \$ 5. \$		0.00	
5.	Auditional	mortyaye paym	ento for yo	our residence, such as ho	me equity loans	5. \$		0.00	

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Debt Debt		VN	Case num	ber (if known)	
-	Utilities:				
	6a. Electricity, heat, natural gas		6a.	\$	200.00
	6b. Water, sewer, garbage collection		6b.	\$	0.00
	6c. Telephone, cell phone, Internet,	satellite, and cable services	6c.	·	132.00
	6d. Other. Specify:		6d.	·	0.00
	Food and housekeeping supplies		7.	· —	500.00
	Childcare and children's education of	costs	8.	\$	240.00
	Clothing, laundry, and dry cleaning		9.	\$	50.00
	Personal care products and services	•	10.	\$	200.00
	Medical and dental expenses		11.	\$	50.00
	Transportation. Include gas, maintena Do not include car payments.	ince, bus or train fare.	12.	\$	240.00
	Entertainment, clubs, recreation, new	vspapers, magazines, and books	13.	\$	200.00
	Charitable contributions and religiou		14.		0.00
	Insurance.			<u> </u>	
	Do not include insurance deducted from	n your pay or included in lines 4 or 20.			
	15a. Life insurance		15a.	\$	0.00
	15b. Health insurance		15b.	\$	0.00
	15c. Vehicle insurance		15c.	\$	70.00
	15d. Other insurance. Specify:		15d.	\$	0.00
		from your pay or included in lines 4 or 20.		_	
	Specify: Installment or lease payments:		16.	\$	0.00
	17a. Car payments for Vehicle 1		17a.	\$	377.00
	17b. Car payments for Vehicle 2		17b.	·	0.00
	17c. Other. Specify:		17c.	·	0.00
	17d. Other. Specify:		17d. 17d.	· —	0.00
		nce, and support that you did not report		Ψ	0.00
		chedule I, Your Income (Official Form 106		\$	0.00
	Other payments you make to suppor		•	\$	0.00
	Specify:		19.		
20.	Other real property expenses not inc	luded in lines 4 or 5 of this form or on S	chedule I: Yo	our Income.	
	20a. Mortgages on other property		20a.	·	0.00
	20b. Real estate taxes		20b.	·	0.00
	20c. Property, homeowner's, or renter	's insurance	20c.	\$	0.00
	20d. Maintenance, repair, and upkeep	expenses	20d.	\$	0.00
	20e. Homeowner's association or con-	dominium dues	20e.	\$	0.00
21.	Other: Specify:		21.	+\$	0.00
	Calculate your monthly expenses				
	22a. Add lines 4 through 21.			\$	2,959.00
	22b. Copy line 22 (monthly expenses for	or Debtor 2), if any, from Official Form 106J	-2	\$	
	22c. Add line 22a and 22b. The result i	s your monthly expenses.		\$	2,959.00
23.	Calculate your monthly net income.				
	23a. Copy line 12 (your combined more	nthly income) from Schedule I.	23a.	\$	2,158.72
	23b. Copy your monthly expenses from	•	23b.	· ·	2,959.00
	23c. Subtract your monthly expenses The result is your <i>monthly net inc</i>		23c.	\$	-800.28
	For example, do you expect to finish paying f modification to the terms of your mortgage? No.	se in your expenses within the year afte or your car loan within the year or do you expect			or decrease because of a
	Tyes Explain here:				

Fill in this inforr	mation to identify your	case:	
Debtor 1	BRANDON L BRO		
	First Name	Middle Name Last Name	
Debtor 2	JESSICA L KRAS	ON-BROWN	
(Spouse if, filing)	First Name	Middle Name Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT OF ILLINOIS	
Case number			
(if known)			☐ Check if this is an amended filing
Official Forn Declarat		n Individual Debtor's Sched	ules 12/15
f two married pe	eople are filing together	, both are equally responsible for supplying correct info	rmation.
·			
		e bankruptcy schedules or amended schedules. Making	
	y or property by fraud ii 8 U.S.C. §§ 152, 1341, 1	n connection with a bankruptcy case can result in fines (up to \$250,000, or imprisonment for up to 20
years, or both. It	6 U.S.C. 99 132, 1341, 1	519, and 5571.	
Sign	n Below		
Did you pa	y or agree to pay some	one who is NOT an attorney to help you fill out bankrupt	cy forms?
■ No			
☐ Yes. N	Name of person		Attach Bankruptcy Petition Preparer's Notice,
_	·		Declaration, and Signature (Official Form 119)
Under pena	ilty of perjury, I declare	that I have read the summary and schedules filed with t	nis declaration and
that they are	e true and correct.	•	
X /s/ RR/	ANDON L BROWN	X /s/ JESSICA L KR	A SON-BROWN
	DON L BROWN	JESSICA L KRAS	
	re of Debtor 1	Signature of Debtor 2	
-		-	
Date	August 23 2017	Date August 23	2017

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Fill in	this inforn	nation to identify you	r case:			
Debto	r 1	BRANDON L BR	OWN			
		First Name	Middle Name	Last Name		
Debto		JESSICA L KRA				
(Spouse	e if, filing)	First Name	Middle Name	Last Name		
United	d States Bai	nkruptcy Court for the:	NORTHERN DISTRICT C	OF ILLINOIS		
Case (if know	number _				_	heck if this is an mended filing
Stat	ement	nd accurate as possi		re filing together, both are	ankruptcy equally responsible for sup	
		n). Answer every ques		uns form. On the top of any	y additional pages, write you	ii name and case
Part 1	Give D	etails About Your Ma	rital Status and Where You	Lived Before		
1. W	/hat is you	current marital statu	s?			
	Married Not mar	ried				
2. D	uring the la	ast 3 years, have you	lived anywhere other than	where you live now?		
	No Yes. Lis	t all of the places you I	ived in the last 3 years. Do no	ot include where you live now	<i>i</i> .	
I	Debtor 1 Pr	ior Address:	Dates Debtor 1 lived there	Debtor 2 Prior Ad	dress:	Dates Debtor 2 lived there
					ity property state or territory ico, Texas, Washington and W	
	No Yes. Ma	ke sure you fill out <i>Scl</i>	nedule H: Your Codebtors (Of	ficial Form 106H).		
Part 2	Explai	n the Sources of You	r Income			
F	ill in the tota	I amount of income yo	nployment or from operatin u received from all jobs and a have income that you receive	all businesses, including part-		ndar years?
		in the details.				
			Debtor 1		Debtor 2	
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
		of current year until d for bankruptcy:	■ Wages, commissions, bonuses, tips	\$14,573.9 0	■ Wages, commissions, bonuses, tips	\$12,008.15
			☐ Operating a business		☐ Operating a business	

Official Form 107

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Page 35 of 50 Document **BRANDON L BROWN** Debtor 1 Debtor 2 JESSICA L KRASON-BROWN Case number (if known) Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Check all that apply. (before deductions and Check all that apply. (before deductions exclusions) and exclusions) For last calendar year: \$17,723.70 \$21,812.43 Wages, commissions, Wages, commissions, (January 1 to December 31, 2016) bonuses, tips bonuses, tips ☐ Operating a business ☐ Operating a business For the calendar year before that: \$22,330.13 \$19,599.75 Wages, commissions, Wages, commissions, (January 1 to December 31, 2015) bonuses, tips bonuses, tips ☐ Operating a business ☐ Operating a business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. No Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income **Gross income from** Sources of income **Gross income** Describe below. each source (before deductions Describe below. and exclusions) (before deductions and exclusions) Part 3: List Certain Payments You Made Before You Filed for Bankruptcy Are either Debtor 1's or Debtor 2's debts primarily consumer debts? Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? \square No. Go to line 7. ☐ Yes List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7.

Creditor's Name and Address

□ Yes

Dates of payment

attorney for this bankruptcy case.

Total amount paid

List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an

> Amount vou still owe

Was this payment for ...

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Debtor 2 JESSICA L KRASON-BROWN Case number (if known) Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimonv. Nο Yes. List all payments to an insider. **Insider's Name and Address** Dates of payment **Total amount** Amount you Reason for this payment still owe paid Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. Yes. List all payments to an insider **Insider's Name and Address** Dates of payment **Total amount** Amount you Reason for this payment still owe Include creditor's name paid Identify Legal Actions, Repossessions, and Foreclosures Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. Nο Yes. Fill in the details. Case title Nature of the case Court or agency Status of the case Case number STATE FARM VS. KRASON **SMALL CLAIMS CIRCUIT COURT OF THE** Pending **BROWN** AS A RESULT OF **NINETEENTH JUDICIAL** □ On appeal 16 SC 2553 AN AUTOMOBILE 18 N. COUNTY □ Concluded COLLISION LAKE COUNTY COURTHOUSE Waukegan, IL 60085 ALLSTATE VS. KRASON BROWN ARBITRATION CIRCUIT COURT OF THE Pending 17 AR 409 **MATTER ARISING NINETEENTH JUDICIAL** ☐ On appeal FROM A MOTOR 18 N. COUNTY □ Concluded **LAKE COUNTY VEHICEL** COLLISION **COURTHOUSE** Waukegan, IL 60085 10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. **Creditor Name and Address Describe the Property** Date Value of the property **Explain what happened** 11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt? ☐ Yes. Fill in the details. **Creditor Name and Address** Describe the action the creditor took Date action was Amount taken

Debtor 1

BRANDON L BROWN

Case 17-25266 Doc 1 Filed 08/23/17 Entered 08/23/17 18:14:11 Desc Main Debtor 1 Debtor 2 BRANDON L BROWN JESSICA L KRASON-BROWN Case number (# known)

Do	JESSICA L KRASON-BROWN		(II KIIOWII)	
12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit court-appointed receiver, a custodian, or another official?				
	No			
	☐ Yes			
Pai	t 5: List Certain Gifts and Contributions			
13.	_ ` ` ` `	tcy, did you give any gifts with a total value of more	than \$600 per person	?
	No☐ Yes. Fill in the details for each gift.			
	Gifts with a total value of more than \$600	Describe the gifts	Dates you gave	Value
	per person	besonibe the gifts	the gifts	Value
	Person to Whom You Gave the Gift and Address:			
14.		tcy, did you give any gifts or contributions with a tot	al value of more than	\$600 to any charity?
	NoYes. Fill in the details for each gift or conf	tribution		
	Gifts or contributions to charities that total		Dates you	Value
	more than \$600	di Describe what you contributed	contributed	value
	Charity's Name Address (Number, Street, City, State and ZIP Code)			
	Address (Number, Street, City, State and Zir Code)			
Pai	rt 6: List Certain Losses			
15.	Within 1 year before you filed for bankruptor gambling?	ey or since you filed for bankruptcy, did you lose any	thing because of the	t, fire, other disaster,
	■ No			
	Yes. Fill in the details.			
		escribe any insurance coverage for the loss	Date of your	Value of property
	how the loss occurred	clude the amount that insurance has paid. List pending	loss	lost
		surance claims on line 33 of Schedule A/B: Property.		
D	1 int Contain Downsonts on Transfers			
Pai	t 7: List Certain Payments or Transfers			
16.	consulted about seeking bankruptcy or pre	ey, did you or anyone else acting on your behalf pay paring a bankruptcy petition? parers, or credit counseling agencies for services require	, , ,	rty to anyone you
	□ No			
	✓ No✓ Yes. Fill in the details.			
	— 100.1 iii iii tilo detailo.	Description and value of any property	Data navmant	Amount of
	Person Who Was Paid Address	Description and value of any property transferred	Date payment or transfer was	payment
	Email or website address		made	
	Person Who Made the Payment, if Not You		ALIGUET	£4 500 00
	FERRIS, THOMPSON & ZWEIG, LTD. 103 S. GREENLEAF AVENUE, SUITE	FEES AND COSTS FOR THIS BANKRUPTCY	AUGUST, 2017	\$1,500.00
	Gurnee, IL 60031	2.44401101	2011	
	FTZLAW.COM			

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Debtor 1 BRANDON L BROWN
Debtor 2 JESSICA L KRASON-BROWN

Case number (if known)

17.	Within 1 year before you filed for bankruptcy, or promised to help you deal with your creditors. Do not include any payment or transfer that you list.	or to make payments			r transfer any prope	rty to anyone who
	Yes. Fill in the details.					
	Person Who Was Paid Address	Description and va transferred	lue of any proper	rty	Date payment or transfer was	Amount of payment
					made	
18.	Within 2 years before you filed for bankruptcy, transferred in the ordinary course of your busi Include both outright transfers and transfers made include gifts and transfers that you have already li	iness or financial affair as security (such as th	rs?			
	■ No					
	Yes. Fill in the details.					
	Person Who Received Transfer Address	Description and va property transferre			ny property or received or debts change	Date transfer was made
	Person's relationship to you				_	
19.	 Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.) No Yes. Fill in the details. 					
	Name of trust	Description and va	lue of the proper	tv transforro	nd	Date Transfer was
	Name of trust	Description and va	ide of the propert	ty transierie	şu .	made
Par	List of Certain Financial Accounts, Instru	uments, Safe Deposit I	Boxes, and Stora	ge Units		
20.	Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. No Yes. Fill in the details.					
		ast 4 digits of ccount number	Type of account instrument	clos	e account was sed, sold, ved, or nsferred	Last balance before closing or transfer
21.	Do you now have, or did you have within 1 yea cash, or other valuables?	ar before you filed for b	oankruptcy, any s	afe deposit	box or other deposi	tory for securities,
	■ No □ Yes. Fill in the details.					
	Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had acce Address (Number, Strate and ZIP Code)		escribe the c	ontents	Do you still have it?
22.	Have you stored property in a storage unit or p	place other than your h	nome within 1 yea	ar before you	u filed for bankrupto	y?
	■ No					
	Yes. Fill in the details.					
	Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	Who else has or ha to it? Address (Number, Strate and ZIP Code)		escribe the c	ontents	Do you still have it?
		, -				

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Debtor 1 BRANDON L BROWN
Debtor 2 JESSICA L KRASON-BROWN

Case number (if known)

Par	t 9: Identify Property You Hold or Control for	Someone Else				
23.	Do you hold or control any property that some for someone.	ty you borrowed from, are storing fo	r, or hold in trust			
	No					
	Yes. Fill in the details.					
	Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the property? (Number, Street, City, State and ZIP Code)	Describe the property	Value		
Par	t 10: Give Details About Environmental Inform	ation				
For	the purpose of Part 10, the following definitions	apply:				
	Environmental law means any federal, state, or toxic substances, wastes, or material into the a regulations controlling the cleanup of these su	ir, land, soil, surface water, ground	- ·			
	Site means any location, facility, or property as to own, operate, or utilize it, including disposal		law, whether you now own, operate,	or utilize it or used		
	Hazardous material means anything an environ hazardous material, pollutant, contaminant, or		s waste, hazardous substance, toxic	substance,		
Rep	ort all notices, releases, and proceedings that ye	ou know about, regardless of whe	n they occurred.			
24.	Has any governmental unit notified you that you	u may be liable or potentially liable	under or in violation of an environm	ental law?		
	■ No □ Yes. Fill in the details.					
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State an ZIP Code)	Environmental law, if you know it	Date of notice		
25.	Have you notified any governmental unit of any	release of hazardous material?				
	■ No □ Yes. Fill in the details.					
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State an ZIP Code)	Environmental law, if you know it	Date of notice		
26.	Have you been a party in any judicial or admini	strative proceeding under any env	ironmental law? Include settlements	and orders.		
	■ No					
	Yes. Fill in the details.					
	Case Title Case Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Nature of the case	Status of the case		
Par	t 11: Give Details About Your Business or Con	nnections to Any Business				
27.	Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business?					
	☐ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time					
	☐ A member of a limited liability company (LLC) or limited liability partnership (LLP)					
	☐ A partner in a partnership					
	☐ An officer, director, or managing executive of a corporation					
	☐ An owner of at least 5% of the voting or	-				

Case 17-25266 Doc 1 Filed 08/23/17 Entered 08/23/17 18:14:11 Page 40 of 50 Document Debtor 1 **BRANDON L BROWN** Debtor 2 JESSICA L KRASON-BROWN Case number (if known) No. None of the above applies. Go to Part 12. Yes. Check all that apply above and fill in the details below for each business. **Business Name** Describe the nature of the business **Employer Identification number** Address Do not include Social Security number or ITIN. (Number, Street, City, State and ZIP Code) Name of accountant or bookkeeper Dates business existed Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties. No Yes. Fill in the details below. Name Date Issued **Address** (Number, Street, City, State and ZIP Code) Part 12: Sign Below I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ BRANDON L BROWN /s/ JESSICA L KRASON-BROWN JESSICA L KRASON-BROWN

BRANDON L BROWN Signature of Debtor 1 Signature of Debtor 2

Date August 23, 2017 Date August 23, 2017

Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?

■ No

☐ Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

■ No

☐ Yes. Name of Person . Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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Fill in this inform	mation to identify your case:		
Debtor 1	BRANDON L BROWN		
Dahtar 0		Idle Name Last Name	
Debtor 2 (Spouse if, filing)	JESSICA L KRASON-BRO	JWN Idle Name Last Name	
United States Ba	inkruptcy Court for the: NORTH	IERN DISTRICT OF ILLINOIS	
Officed States Ba	inkruptcy Court for the. NORTH	ERN DISTRICT OF ILLINOIS	
Case number _			☐ Check if this is an
(II KIIOWII)			☐ Check if this is an amended filing
-			
Official Fa	was 400		
Official Fo			
Statemer	nt of Intention for	Individuals Filing Under Chap	oter / 12/15
If you are an indi	ividual filing under chanter 7, vo	u must fill out this form if	
_	ividual filing under chapter 7, yo e claims secured by your proper		
_	sed personal property and the le		
You must file thi	s form with the court within 30 c	lays after you file your bankruptcy petition or by the date	
whiche on the		xtends the time for cause. You must also send copies to	the creditors and lessors you list
If two morried no	anla ara filing tagathar in a iain	t accomplete are arrivally recognitible for completing accomp	t information Dath debters must
	eople are filing together in a join and date the form.	t case, both are equally responsible for supplying correc	t information. Both deptors must
Re as complete :	and accurate as nossible. If mor	e space is needed, attach a separate sheet to this form. (On the top of any additional pages
	our name and case number (if ki		on the top of any additional pages,
Dort 1: Liet V	aur Craditara Wha Hava Saauraa	d Claima	
Part 1: List Yo	our Creditors Who Have Secured	a Ciainis	
1. For any credite		chedule D: Creditors Who Have Claims Secured by Prop	erty (Official Form 106D), fill in the
	editor and the property that is coll		
		secures a debt?	as exempt on Schedule C?
Creditor's A	utowarehous	☐ Surrender the property.	□ No
name:		Retain the property and redeem it.	=
Description of	2004 TOYOTTA SIENNA 17	77,000 Retain the property and enter into a Reaffirmation Agreement.	■ Yes
property	miles	Retain the property and [explain]:	
securing debt:			
	our Unexpired Personal Property ed personal property lease that v	y Leases /ou listed in Schedule G: Executory Contracts and Unex	pired Leases (Official Form 106G), fill
in the informatio	n below. Do not list real estate le	eases. Unexpired leases are leases that are still in effect	; the lease period has not yet ended.
You may assume	e an unexpired personal propert	y lease if the trustee does not assume it. 11 U.S.C. § 365((p)(2).
Describe your u	nexpired personal property leas	ses	Will the lease be assumed?
l coccelo nomo:			п.,
Lessor's name: Description of lea	ased		□ No
Property:			☐ Yes
			_
Lessor's name: Description of lea	ased		□ No
Property:	2004		☐ Yes
Lessor's name:			
Official Form 108	State	ment of Intention for Individuals Filing Under Chapter 7	page 1

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		BRANDON L BROWN	Coop number (")
Den	tor 2	JESSICA L KRASON-BROWN	Case number (if known)
	cription perty:	of leased	□ No
	, ,		☐ Yes
	sor's na	ame: of leased	□ No
	perty:	or reased	☐ Yes
	sor's na	nme: of leased	□ No
	perty:		☐ Yes
	sor's na	ame: of leased	□ No
	perty:	i di leased	☐ Yes
	sor's na		□ No
	cription perty:	of leased	☐ Yes
Part	3: S	Sign Below	
		alty of perjury, I declare that I have indicated at is subject to an unexpired lease.	ny intention about any property of my estate that secures a debt and any personal
X		RANDON L BROWN	X /s/ JESSICA L KRASON-BROWN
			JESSICA L KRASON-BROWN Signature of Debtor 2
	Date	August 23, 2017	Date August 23, 2017

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation
\$245	filing fee
\$75	administrative fee
+ \$15	trustee surcharge
\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes:

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft;

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

\$1,167 filing fee

+ \$550 administrative fee \$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes.

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/ BankruptcyResources/ApprovedCredit AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list. Case 17-25266 Doc 1 Filed 08/23/17 Entered 08/23/17 18:14:11 Desc Main Document Page 47 of 50

B2030 (Form 2030) (12/15)

United States Bankruptcy Court Northern District of Illinois

Т		BRANDON L BROWN			Case N	Į.	
111	ı re	JESSICA L KRASON-E	SKOWN	Debtor(s)	Chapte		
		DISCLOS	URE OF COMPE	NSATION OF ATTO	DRNEY FOR	DEBTOR(S)	
1.	con	npensation paid to me withi	in one year before the filin	(b), I certify that I am the attorng of the petition in bankrupte of or in connection with the bankrupte.	y, or agreed to be p	aid to me, for servi	
		For legal services, I have	agreed to accept		\$	1,500.00	
		Prior to the filing of this s	statement I have received		\$	1,500.00	
		Balance Due			\$	0.00	
2.	The	e source of the compensatio	on paid to me was:				
		■ Debtor □ Otl	her (specify):				
3.	The	e source of compensation to	be paid to me is:				
		■ Debtor □ Otl	her (specify):				
4.		I have not agreed to share	the above-disclosed comp	pensation with any other person	n unless they are m	embers and associa	tes of my law firm.
				ation with a person or persons mes of the people sharing in the			my law firm. A
5.	In	return for the above-disclos	ed fee, I have agreed to re	ender legal service for all aspe	cts of the bankrupto	cy case, including:	
	b. c.	Preparation and filing of an Representation of the debto [Other provisions as needed Negotiations with reaffirmation agree	ny petition, schedules, stator at the meeting of credited secured creditors to a	ering advice to the debtor in dement of affairs and plan white ors and confirmation hearing, reduce to market value; evens as needed; preparation busehold goods.	ch may be required and any adjourned xemption planni	; hearings thereof; ng; preparation a	and filing of
5.	Ву		the debtors in any dis	e does not include the followi schargeability actions, jud		nces, relief from	stay actions or
				CERTIFICATION			
thi		ertify that the foregoing is a kruptcy proceeding.	complete statement of an	y agreement or arrangement f	or payment to me for	or representation of	the debtor(s) in
	Aug	just 23, 2017		/s/ Michael L. Z	weig		
	Date			103 S. Greenlea Gurnee, IL 6003	ney on & Zweig, Ltd. If Avenue, Suite		
				mz@ftzlaw.com			
				Name of law firm			

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United States Bankruptcy Court Northern District of Illinois

In re	BRANDON L BROWN JESSICA L KRASON-BROWN		Case No.	
		Debtor(s)	Chapter 7	
	VER	IFICATION OF CREDITOR N	MATRIX	
		Number of	f Creditors:	20
	The above-named Debtor(s) he (our) knowledge.	ereby verifies that the list of credi	itors is true and correct to t	he best of my
Date:	August 23, 2017	/s/ BRANDON L BROWN		
		BRANDON L BROWN		
		Signature of Debtor		
Date:	August 23, 2017	/s/ JESSICA L KRASON-BRO	OWN	
		JESSICA L KRASON-BROWN	N	
		Signature of Debtor		

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